

Fill in this information to identify the case:

Debtor 1 Christopher Gerald Raab, aka Christopher G. Raab, aka Christopher Raab

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-17382 REF

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

| | | | |
|--|--|---|----------------------------------|
| 1. Who is the current creditor? | Bayview Loan Servicing, LLC Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____ | | |
| 2. Has this claim been acquired from someone else? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____ | | |
| 3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g) | Where should notices to the creditor be sent? Bayview Loan Servicing, LLC Name 4425 Ponce de Leon Blvd, 5 th Floor Number Street Coral Gables, FL 33146 City State ZIP Code 855-657-7531 Contact phone Contact email Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____ | Where should payments to the creditor be sent? (if different) Bayview Loan Servicing, LLC Name Attn: Cashiering Dept. 4425 Ponce de Leon Blvd, 5 th Floor Number Street Coral Gables, FL 33146 City State ZIP Code 855-657-7531 Contact phone Contact email | |
| 4. Does this claim amend one already filed? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ | | Filed on _____ MM / DD / YYYY |
| 5. Do you know if anyone else has filed a proof of claim for this claim? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____ | | |

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 1852

7. How much is this claim? \$ 38,761.27 Does this amount include interest or other charges?

☐ No

☒ Yes Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001 (c)(2)(A).

8. What is the basis of the claim?

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

Money Loaned.

9. Is all or part of the claim secured?

☐ No

☒ Yes. The claim is secured by a lien on property.

Nature of property:

☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Motor vehicle

☐ Other. Describe: _____

Basis for perfection: Mortgage/Note/Property 1121 Cotton St, Reading, PA 19602

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ _____

Amount of the claim that is secured: \$ 38,761.27

Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ 1,421.91

Annual Interest Rate (when case was filed) 5.500%

☒ Fixed

☐ Variable

10. Is this claim based on a lease?

☒ No

☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff?

☒ No

☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under

☐ Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01 / 11 / 2019
MM / DD / YYYY

/s/ Kevin G. McDonald, Esquire

Signature

Print the name of the person who is completing and signing this claim:

Name Kevin G. McDonald First name Middle name Last name

Title Bankruptcy Attorney

Company KML Law Group, P.C.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 701 Market Street, Suite 5000
Number Street

Philadelphia PA 19106
City State ZIP Code

Contact phone 215-825-6311 Email kmcdonald@kmlawgroup.com

Bayview provides a dedicated team and toll-free number (855-657-7531) to better assist Chapter 13 Trustees with any questions or to contact Bayview.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Christopher Gerald Raab, aka Christopher G. Raab, aka
Christopher Raab

Debtor

CHAPTER 13

NO. 18-17382 REF

CERTIFICATE OF SERVICE

I, the undersigned, attorney for Bayview Loan Servicing, LLC, do hereby certify that true and correct copies of the foregoing Proof of Claim have been served January 11, 2019, by electronic filing upon those listed below:

Attorney for Debtor

Shawn J. Lau, Esq. (VIA ECF)
Lau & Associates
4228 St. Lawrence Avenue
Reading, PA 19606

Bankruptcy Trustee

William Miller*R, Esq. (VIA ECF)
Interim Chapter 13 Trustee
2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

Date: January 11, 2019

/s/ Kevin G. McDonald, Esquire

Kevin G. McDonald, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: (215)-627-1322

| Part 1: Mortgage and Case Information | | | | Part 2: Total Debt Calculation | | | Part 3: Arrearage As Of Date Of Petition | | | | | Part 4: Monthly Mortgage Payment | | | | | |
|---|----------------------------|--|-----------------|--------------------------------|----------------------|---------------------------------|--|-------------------------------|------------------|---------------------------|-----------------|---|--------------------------|----------------|----------------------|-------------------------|--|
| Case Number: | | 18-17382 REF | | Principal Balance | | \$38,406.32 | | Principal & Interest | | \$817.62 | | | Principal & Interest | | \$272.54 | | |
| Debtor 1 | | Christopher Gerald Raab, aka Christopher G. Raab, aka Christopher Raab | | Interest Due | | \$562.81 | | Pre-petition Fees Due | | \$156.15 | | | | | | | |
| Debtor 2 | | - | | MIP Amount | | \$0.00 | | Escrow Def For Funds Advanced | | \$0.00 | | | Monthly Escrow | | \$148.03 | | |
| Last 4 Digits to Identify | | 1852 | | Fees / Costs Due | | \$156.15 | | Projected Escrow Shortage | | \$453.64 | | | | | | | |
| Creditor | | Bayview Loan Servicing, LLC | | Escrow Def for Funds Advanced | | \$0.00 | | | | | | | Mortgage Insurance | | \$0.00 | | |
| Servicer | | Bayview Loan Servicing, LLC | | Less Total Funds on Hand | | (\$364.01) | | Less Total Funds on Hand | | (\$5.50) | | | | | | | |
| Fixed Accrual, Daily Simple Interest or Other | | Fixed | | TOTAL DEBT | | \$38,761.27 | | Total Prepetition Arrears | | \$1,421.91 | | | Total Monthly Payment | | \$420.57 | | |
| PART 5: Loan Payment History From First Date of Default | | | | | | | | | | | | | | | | | |
| | | Account Activity | | | | | How Funds Were Applied / Amount Incurred | | | | | Balance After Amount Received or Incurred | | | | | |
| A. | B. | C. | D. | E. | F. | G. | H. | I. | J. | K. | L. | M. | N. | O. | P. | Q. | |
| mm/dd/yyyy | + | + | + / - | from the list | | calculated | + | + | + / - | + / - | + / - | calculated | calculated | calculated | calculated | calculated | |
| Date | Contractual Payment Amount | Funds Received | Amount Incurred | Description | Contractual Due Date | Prin Int & Esc Past Due Balance | Amount to Principal | Amount to Interest | Amount to Escrow | Amount to Fees or Charges | Unapplied funds | Principal Balance | Accrued Interest Balance | Escrow Balance | Fees/Charges Balance | Unapplied Funds Balance | |
| | | | | | | 0.00 | | | | | | 39,347.54 | 0.00 | 652.52 | 0.00 | 0.12 | |
| 11/1/2017 | 420.39 | | | Monthly Payment Due | 11/1/2017 | 420.39 | | | | | | 39,347.54 | | 652.52 | 0.00 | 0.12 | |
| 11/16/2017 | | | 13.63 | Late Charge Assessment | 11/1/2017 | 420.39 | | | | 13.63 | | 39,347.54 | | 652.52 | 13.63 | 0.12 | |
| 12/1/2017 | 419.88 | | | Monthly Payment Due | 11/1/2017 | 840.27 | | | | | | 39,347.54 | | 652.52 | 13.63 | 0.12 | |
| 12/16/2017 | | 420.39 | | Monthly Payment Posted | 12/1/2017 | 419.88 | 92.20 | 180.34 | 147.85 | | | 39,255.34 | | 800.37 | 13.63 | 0.12 | |
| 12/16/2017 | | 6.09 | | Payment to Unapplied | 12/1/2017 | 419.88 | | | | | 6.09 | 39,255.34 | | 800.37 | 13.63 | 6.21 | |
| 12/16/2017 | | | 13.63 | Late Charge Assessment | 12/1/2017 | 419.88 | | | | 13.63 | | 39,255.34 | | 800.37 | 27.26 | 6.21 | |
| 12/18/2017 | | | | Escrow Deposit | 12/1/2017 | 419.88 | | | 6.09 | | (6.09) | 39,255.34 | | 806.46 | 27.26 | 0.12 | |
| 1/1/2018 | 419.88 | | | Monthly Payment Due | 12/1/2017 | 839.76 | | | | | | 39,255.34 | | 806.46 | 27.26 | 0.12 | |
| 1/16/2018 | | | 13.63 | Late Charge Assessment | 12/1/2017 | 839.76 | | | | 13.63 | | 39,255.34 | | 806.46 | 40.89 | 0.12 | |
| 2/1/2018 | 419.88 | | | Monthly Payment Due | 12/1/2017 | 1,259.64 | | | | | | 39,255.34 | | 806.46 | 40.89 | 0.12 | |
| 2/1/2018 | | 420.00 | | Monthly Payment Posted | 1/1/2018 | 839.76 | 92.62 | 179.92 | 147.34 | | 0.12 | 39,162.72 | | 953.80 | 40.89 | 0.24 | |
| 2/16/2018 | | | 13.63 | Late Charge Assessment | 1/1/2018 | 839.76 | | | | 13.63 | | 39,162.72 | | 953.80 | 54.52 | 0.24 | |
| 3/1/2018 | 419.88 | | | Monthly Payment Due | 1/1/2018 | 1,259.64 | | | | | | 39,162.72 | | 953.80 | 54.52 | 0.24 | |
| 3/12/2018 | | | 11.00 | Property Inspection | 1/1/2018 | 1,259.64 | | | | 11.00 | | 39,162.72 | | 953.80 | 65.52 | 0.24 | |
| 3/30/2018 | | 420.00 | | Monthly Payment Posted | 2/1/2018 | 839.76 | 93.04 | 179.50 | 147.34 | | 0.12 | 39,069.68 | | 1,101.14 | 65.52 | 0.36 | |
| 4/1/2018 | 419.88 | | | Monthly Payment Due | 2/1/2018 | 1,259.64 | | | | | | 39,069.68 | | 1,101.14 | 65.52 | 0.36 | |
| 4/2/2018 | | | 526.00 | Prop Ins Disbursement | 2/1/2018 | 1,259.64 | | | | (526.00) | | 39,069.68 | | 575.14 | 65.52 | 0.36 | |
| 4/3/2018 | | | 735.24 | Prop Tax Disbursement | 2/1/2018 | 1,259.64 | | | | (735.24) | | 39,069.68 | | (160.10) | 65.52 | 0.36 | |
| 4/9/2018 | | | 11.00 | Property Inspection | 2/1/2018 | 1,259.64 | | | | | 11.00 | 39,069.68 | | (160.10) | 76.52 | 0.36 | |
| 4/24/2018 | | 420.00 | | Payment to Unapplied | 2/1/2018 | 1,259.64 | | | | | 420.00 | 39,069.68 | | (160.10) | 76.52 | 420.36 | |
| 4/25/2018 | | | | Monthly Payment Posted | 3/1/2018 | 839.76 | 93.47 | 179.07 | 147.34 | | (419.88) | 38,976.21 | | (12.76) | 76.52 | 0.48 | |
| 5/1/2018 | 419.88 | | | Monthly Payment Due | 3/1/2018 | 1,259.64 | | | | | | 38,976.21 | | (12.76) | 76.52 | 0.48 | |
| 5/8/2018 | | | 11.00 | Property Inspection | 3/1/2018 | 1,259.64 | | | | 11.00 | | 38,976.21 | | (12.76) | 87.52 | 0.48 | |
| 5/11/2018 | | 420.00 | | Payment to Unapplied | 3/1/2018 | 1,259.64 | | | | | 420.00 | 38,976.21 | | (12.76) | 87.52 | 420.48 | |
| 5/14/2018 | | | | Monthly Payment Posted | 4/1/2018 | 839.76 | 93.90 | 178.64 | 147.34 | | (419.88) | 38,882.31 | | 134.58 | 87.52 | 0.60 | |
| 6/1/2018 | 422.33 | | | Monthly Payment Due | 4/1/2018 | 1,262.09 | | | | | | 38,882.31 | | 134.58 | 87.52 | 0.60 | |
| 6/4/2018 | | 422.33 | | Monthly Payment Posted | 5/1/2018 | 842.21 | 94.33 | 178.21 | 147.34 | | 2.45 | 38,787.98 | | 281.92 | 87.52 | 3.05 | |
| 6/24/2018 | | | 11.00 | Property Inspection | 5/1/2018 | 842.21 | | | | 11.00 | | 38,787.98 | | 281.92 | 98.52 | 3.05 | |
| 7/1/2018 | 422.33 | | | Monthly Payment Due | 5/1/2018 | 1,264.54 | | | | | | 38,787.98 | | 281.92 | 98.52 | 3.05 | |
| 7/10/2018 | | 422.33 | | Monthly Payment Posted | 6/1/2018 | 844.66 | 94.76 | 177.78 | 147.34 | | 2.45 | 38,693.22 | | 429.26 | 98.52 | 5.50 | |
| 7/20/2018 | | | 11.00 | Property Inspection | 6/1/2018 | 844.66 | | | | 11.00 | | 38,693.22 | | 429.26 | 109.52 | 5.50 | |
| 8/1/2018 | 422.33 | | | Monthly Payment Due | 6/1/2018 | 1,266.99 | | | | | | 38,693.22 | | 429.26 | 109.52 | 5.50 | |
| 8/14/2018 | | 422.33 | | Monthly Payment Posted | 7/1/2018 | 844.66 | 95.20 | 177.34 | 149.79 | | | 38,598.02 | | 579.05 | 109.52 | 5.50 | |
| 8/20/2018 | | | 11.00 | Property Inspection | 7/1/2018 | 844.66 | | | | 11.00 | | 38,598.02 | | 579.05 | 120.52 | 5.50 | |
| 9/1/2018 | 420.98 | | | Monthly Payment Due | 7/1/2018 | 1,265.64 | | | | | | 38,598.02 | | 579.05 | 120.52 | 5.50 | |
| 9/5/2018 | | | 520.12 | Prop Tax Disbursement | 7/1/2018 | 1,265.64 | | | | (520.12) | | 38,598.02 | | 58.93 | 120.52 | 5.50 | |
| 9/16/2018 | | | 13.63 | Late Charge Assessment | 7/1/2018 | 1,265.64 | | | | 13.63 | | 38,598.02 | | 58.93 | 134.15 | 5.50 | |
| 9/18/2018 | | 422.33 | | Monthly Payment Posted | 8/1/2018 | 843.31 | 95.63 | 176.91 | 149.79 | | | 38,502.39 | | 208.72 | 134.15 | 5.50 | |
| 9/19/2018 | | | 11.00 | Property Inspection | 8/1/2018 | 843.31 | | | | 11.00 | | 38,502.39 | | 208.72 | 145.15 | 5.50 | |
| 10/1/2018 | 420.98 | | | Monthly Payment Due | 8/1/2018 | 1,264.29 | | | | | | 38,502.39 | | 208.72 | 145.15 | 5.50 | |
| 10/15/2018 | | 422.33 | | Monthly Payment Posted | 9/1/2018 | 841.96 | 96.07 | 176.47 | 149.79 | | | 38,406.32 | | 358.51 | 145.15 | 5.50 | |
| 10/20/2018 | | | 11.00 | Property Inspection | 9/1/2018 | 841.96 | | | | 11.00 | | 38,406.32 | | 358.51 | 156.15 | 5.50 | |
| 11/1/2018 | 420.98 | | | Monthly Payment Due | 9/1/2018 | 1,262.94 | | | | | | 38,406.32 | | 358.51 | 156.15 | 5.50 | |
| 11/6/2018 | | | | Current BK Filed | 9/1/2018 | 1,262.94 | | | | | | 38,406.32 | | 358.51 | 156.15 | 5.50 | |